

## **M&T Bank Leads the Way in SONYMA Mortgage Lending for First-Time Homebuyers Statewide**

**For fifth consecutive year, M&T is top originator of SONYMA mortgage loans**

**BUFFALO, N.Y.; May 2, 2019**—M&T Bank announced today it was New York State’s top SONYMA lender for 2018, marking the fifth consecutive year M&T has earned the distinction. Through its lending partners, SONYMA, or the State of New York Mortgage Agency, provides low-interest mortgage loans and other assistance to help low- and moderate-income New Yorkers buy their first homes. SONYMA notified M&T earlier this month.

A supporter of first-time homeownership as a vehicle for community development, M&T Bank works closely with SONYMA to deliver lending solutions to eligible homebuyers. The bank’s loan officers help potential borrowers understand SONYMA’s programs, navigate the homebuying process and access loans that match their needs and eligibility.

“M&T Bank is committed to revitalizing communities across New York State by providing the resources necessary for local families to achieve their dreams of homeownership,” said Nick Buscaglia, M&T Bank director for loan production. “We’re grateful to our loan officers who work hard to support homebuyers during the process of purchasing their first home. This honor speaks to their commitment and dedication in helping our customers succeed and our communities thrive.”

Since 1970, SONYMA has provided financing and programs for first-time low- and moderate-income homebuyers across New York State. By partnering with approved participating mortgage lenders, such as M&T Bank, SONYMA offers 30-year, competitive, fixed-rate mortgages designed to help low- and moderate-income individuals pursue homeownership.

More information on M&T’s mortgage products can be found at <https://www.mtb.com/mortgages-loans>.

### **About M&T**

M&T Bank Corporation (NYSE:MTB) (“M&T”) is a financial holding company headquartered in Buffalo, New York. M&T’s principal banking subsidiary, M&T Bank, operates banking offices in New York, Maryland, New Jersey, Pennsylvania, Delaware, Connecticut, Virginia, West Virginia and the District of Columbia. Trust-related services are provided by M&T’s Wilmington Trust-affiliated companies and by M&T Bank.

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